

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF OHIO

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this an amended filing

**Official Form 101**

**Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself**

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Michael

First name

E.

Middle name

Bring your picture identification to your meeting with the trustee.

Samuels

Last name and Suffix (Sr., Jr., II, III)

Laura

First name

G.

Middle name

Samuels

Last name and Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names.

**3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)**

xxx-xx-1606

xxx-xx-4948

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years**

☐ I have not used any business name or EINs.

FDBA Willis Realty  
FDBA Home Solutions  
FDBA Home Solutions  
FDBA PS Homes  
FDBA Thinksmart Realty  
FDBA Michael & Bob  
DBA Samuels Law  
FDBA PSH Investments

☐ I have not used any business name or EINs.

FDBA Unlocking Potential

Include trade names and  
doing business as names

Business name(s)

Business name(s)

EINs

EINs

**5. Where you live**

278 Ritchie Ave.  
Cincinnati, OH 45215  
Number, Street, City, State & ZIP Code

Hamilton  
County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

4910 Hunt Rd. #2122  
Cincinnati, OH 45242  
Number, Street, City, State & ZIP Code

Hamilton  
County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

**Part 2: Tell the Court About Your Bankruptcy Case**

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 12
- ☐ Chapter 13
- 
8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
9. **Have you filed for bankruptcy within the last 8 years?** ☒ No.
- ☐ Yes.
- |          |       |      |       |             |       |
|----------|-------|------|-------|-------------|-------|
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
| District | _____ | When | _____ | Case number | _____ |
- 
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
- ☐ Yes.
- |                       |       |                     |       |
|-----------------------|-------|---------------------|-------|
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
| Debtor                | _____ | Relationship to you | _____ |
| District              | _____ | When                | _____ |
| Case number, if known | _____ |                     |       |
- 
11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☐ No. Go to Part 4.

☒ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Michael Samuels Law, LLC  
Name of business, if any

278 Ritchie Ave.  
Cincinnati, OH 45215

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☒ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

**Part 6: Answer These Questions for Reporting Purposes**

<b>16. What kind of debts do you have?</b>	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  <input checked="" type="checkbox"/> No. Go to line 16b.  <input type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.  <input type="checkbox"/> No. Go to line 16c.  <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts  <hr/>

  

<b>17. Are you filing under Chapter 7?</b>  <b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	<input type="checkbox"/> No.   <input checked="" type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18.   I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
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<b>18. How many Creditors do you estimate that you owe?</b>	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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<b>19. How much do you estimate your assets to be worth?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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<b>20. How much do you estimate your liabilities to be?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below**

<b>For you</b>	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	<table border="0" style="width: 100%;"> <tr> <td style="width: 50%;"> <u>/s/ Michael E. Samuels</u>            Michael E. Samuels            Signature of Debtor 1         </td> <td style="width: 50%;"> <u>/s/ Laura G. Samuels</u>            Laura G. Samuels            Signature of Debtor 2         </td> </tr> <tr> <td>           Executed on <u>December 4, 2018</u>            MM / DD / YYYY         </td> <td>           Executed on <u>December 4, 2018</u>            MM / DD / YYYY         </td> </tr> </table>	<u>/s/ Michael E. Samuels</u> Michael E. Samuels Signature of Debtor 1	<u>/s/ Laura G. Samuels</u> Laura G. Samuels Signature of Debtor 2	Executed on <u>December 4, 2018</u> MM / DD / YYYY	Executed on <u>December 4, 2018</u> MM / DD / YYYY
<u>/s/ Michael E. Samuels</u> Michael E. Samuels Signature of Debtor 1	<u>/s/ Laura G. Samuels</u> Laura G. Samuels Signature of Debtor 2				
Executed on <u>December 4, 2018</u> MM / DD / YYYY	Executed on <u>December 4, 2018</u> MM / DD / YYYY				

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Kathleen D. Mezher

Signature of Attorney for Debtor

Date

December 4, 2018

MM / DD / YYYY

Kathleen D. Mezher #0016982

Printed name

Kathleen Mezher & Associates, LLC

Firm name

8075 Beechmont Avenue

Cincinnati, OH 45255

Number, Street, City, State & ZIP Code

Contact phone (513) 388-4651; (513) 474-3700

Email address

kathleen@mezherlaw.com

#0016982 OH

Bar number & State

**Fill in this information to identify your case:**

Debtor 1	Michael E. Samuels		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Laura G. Samuels		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new **Summary** and check the box at the top of this page.

#### Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	978,520.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	25,537.23
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	1,004,057.23

#### Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	921,707.62
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	10,531.60
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	189,166.13
<b>Your total liabilities</b>		<b>\$ 1,121,405.35</b>

#### Part 3: Summarize Your Income and Expenses

4. <b>Schedule I: Your Income</b> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	6,334.26
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	7,721.49

#### Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes
7. **What kind of debt do you have?**
- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.



Debtor 1 Michael E. Samuels

Debtor 2 Laura G. Samuels

Case number (if known)

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
<b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 10,531.60
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 50,000.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ 0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$ 60,531.60

Fill in this information to identify your case and this filing:

Debtor 1 Michael E. Samuels  
First Name Middle Name Last Name

Debtor 2 Laura G. Samuels  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number

☐ Check if this is an amended filing

## Official Form 106A/B Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1:** Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

278 Ritchie Ave.  
Street address, if available, or other description

Cincinnati OH 45215-0000  
City State ZIP Code

Hamilton  
County

**What is the property?** Check all that apply

- ☒ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$305,750.00	\$305,750.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entirety, or a life estate), if known.

Fee simple

☐ Check if this is community property (see instructions)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

If you own or have more than one, list here:

1.2

10829 Invicta Ct.

Street address, if available, or other description

Cincinnati OH 45231-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$45,790.00

**Current value of the portion you own?**

\$45,790.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**  
(see instructions)

1.3

If you own or have more than one, list here:

2524 Niagara St.

Street address, if available, or other description

Cincinnati OH 45251-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$57,430.00

**Current value of the portion you own?**

\$57,430.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**  
(see instructions)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

If you own or have more than one, list here:

1.4

2550 Ontario St.

Street address, if available, or other description

Cincinnati OH 45231-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$51,360.00

**Current value of the portion you own?**

\$51,360.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property** (see instructions)

If you own or have more than one, list here:

1.5

9715 Overview Ln.

Street address, if available, or other description

Cincinnati OH 45231-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$90,910.00

**Current value of the portion you own?**

\$90,910.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property** (see instructions)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

If you own or have more than one, list here:

1.6

6837 Greismer Ave.

Street address, if available, or other description

Cincinnati OH 45237-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty, LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$50,360.00

**Current value of the portion you own?**

\$50,360.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**  
(see instructions)

1.7

If you own or have more than one, list here:

9687 Cedarhurst Dr.

Street address, if available, or other description

Cincinnati OH 45251-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$49,040.00

**Current value of the portion you own?**

\$49,040.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**  
(see instructions)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

If you own or have more than one, list here:

1.8

8634 DeSoto Dr.

Street address, if available, or other description

Cincinnati OH 45231-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty, LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$39,850.00

**Current value of the portion you own?**

\$39,850.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property** (see instructions)

If you own or have more than one, list here:

1.9

1326 Madeleine Cir.

Street address, if available, or other description

Cincinnati OH 45231-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty, LLC /Home Solutions LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$35,150.00

**Current value of the portion you own?**

\$35,150.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property** (see instructions)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

If you own or have more than one, list here:

1.1  
0

1272 Frost Ct.

Street address, if available, or other description

Cincinnati OH 45231-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty, LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$38,740.00

**Current value of the portion you own?**

\$38,740.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**  
(see instructions)

1.1  
1

If you own or have more than one, list here:

924 Gretna Ln.

Street address, if available, or other description

Cincinnati OH 45240-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty, LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

\$84,710.00

**Current value of the portion you own?**

\$84,710.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**  
(see instructions)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

If you own or have more than one, list here:

1.1  
2

817 W. Kemper Rd.

Street address, if available, or other description

Cincinnati OH 45240-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty, LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**  
\$59,210.00

**Current value of the portion you own?**  
\$59,210.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**  
(see instructions)

If you own or have more than one, list here:

1.1  
3

1510 Kinney Ave.

Street address, if available, or other description

Cincinnati OH 45231-0000

City State ZIP Code

Hamilton

County

**What is the property?** Check all that apply

- ☒ Single-family home  
☐ Duplex or multi-unit building  
☐ Condominium or cooperative  
☐ Manufactured or mobile home  
☐ Land  
☐ Investment property  
☐ Timeshare  
☐ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

**Other information you wish to add about this item, such as local property identification number:**

In name of Willis Realty, LLC

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**  
\$70,220.00

**Current value of the portion you own?**  
\$70,220.00

**Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.**

Fee simple

☐ **Check if this is community property**  
(see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$978,520.00

**Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.



Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No  
☒ Yes

3.1 Make: Nissan  
Model: Sentra  
Year: 2015  
Approximate mileage: 35,000  
Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$14,275.00	\$14,275.00

3.2 Make: Toyota  
Model: Camry Hybrid  
Year: 2007  
Approximate mileage: 130,000  
Other information:

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
  
☐ Check if this is community property  
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
\$4,406.00	\$4,406.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$18,681.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?  
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe.....

Refrigerator, Stove, Washer, Dryer (\$400), Living Room (\$300), Dining Room (\$200), Bedroom (\$300), Desk, Lamps, Chair (\$100)

\$1,300.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe.....

TV, DVD (\$300), Computer & Printer (\$400)

\$700.00

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known) \_\_\_\_\_

**8. Collectibles of value**

*Examples:* Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

☒ No

☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples:* Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothing

\$200.00

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

Watch, Costume Jewelry

\$200.00

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

3 dogs

\$0.00

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

\$2,400.00

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash on Hand

\$10.00

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known) \_\_\_\_\_

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

17.1. Checking	US Bank Home Solutions	\$50.00
17.2. Checking	US Bank Samuels Law IOLTA	\$10.00
17.3. Checking	US Bank Samuels Law operating	\$1,000.00
17.4. Checking	US Bank Thinksmart Realty	\$1,000.00
17.5. Checking	Civista Bank	\$350.00

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

☒ No

☐ Yes.....

Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:	% of ownership:	
100% ownership of Willis Realty, LLC - owns several pieces of real estate listed above	100 %	\$0.00
100% ownership of Home Solutions, LLC - owns nothing	100 %	\$0.00
100% ownership of Home Solutions, Ltd - owns nothing	100 %	\$0.00
100% ownership of PS Homes, LLC - owns nothing	100 %	\$0.00
100% ownership of Thinksmart Realty, LLC - owns nothing	100 %	\$0.00
100% ownership of Michael & Bob, LLC - owns nothing	100 %	\$0.00
100% ownership of Samuels Law, LLC - owns computer, file cabinet, desk	100 %	\$500.00

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known) \_\_\_\_\_

100% ownership of PSH Investments, LLC - owns  
nothing 100 % \$0.00

100% ownership of Unlocking Potential, LLC - owns  
nothing 100 % \$0.00

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

☒ Yes. List each account separately.

Type of account:

Institution name:

IRA

Equity Trust Company IRA

\$1,536.23

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the  
portion you own?**

Do not deduct secured  
claims or exemptions.

**28. Tax refunds owed to you**

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known) \_\_\_\_\_

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information..

**31. Interests in insurance policies**

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No  
☒ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:
Term life Insurance	Spouse	\$0.00

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No  
☐ Yes. Give specific information..

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☒ No  
☐ Yes. Describe each claim.....

**34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☒ No  
☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☒ No  
☐ Yes. Give specific information..

**36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....**

\$4,456.23

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known) \_\_\_\_\_

53. **Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

☒ No

☐ Yes. Give specific information.....

54. **Add the dollar value of all of your entries from Part 7. Write that number here .....**

\$0.00

**Part 8:** List the Totals of Each Part of this Form

55. <b>Part 1: Total real estate, line 2 .....</b>		<u>\$978,520.00</u>
56. <b>Part 2: Total vehicles, line 5</b>	<u>\$18,681.00</u>	
57. <b>Part 3: Total personal and household items, line 15</b>	<u>\$2,400.00</u>	
58. <b>Part 4: Total financial assets, line 36</b>	<u>\$4,456.23</u>	
59. <b>Part 5: Total business-related property, line 45</b>	<u>\$0.00</u>	
60. <b>Part 6: Total farm- and fishing-related property, line 52</b>	<u>\$0.00</u>	
61. <b>Part 7: Total other property not listed, line 54</b>	<u>\$0.00</u>	
	+	
62. <b>Total personal property.</b> Add lines 56 through 61...	<u>\$25,537.23</u>	Copy personal property total <u>\$25,537.23</u>
63. <b>Total of all property on Schedule A/B.</b> Add line 55 + line 62		<u>\$1,004,057.23</u>

**Fill in this information to identify your case:**

Debtor 1	Michael E. Samuels		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Laura G. Samuels		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

**For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.**

**Part 1: Identify the Property You Claim as Exempt**

1. **Which set of exemptions are you claiming?** Check one only, even if your spouse is filing with you.

☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
278 Ritchie Ave. Cincinnati, OH 45215 Hamilton County Line from <i>Schedule A/B</i> : 1.1	\$305,750.00	<input checked="" type="checkbox"/> \$136,925.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(1)
10829 Invicta Ct. Cincinnati, OH 45231 Hamilton County In name of Willis Realty LLC Line from <i>Schedule A/B</i> : 1.2	\$45,790.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
2524 Niagara St. Cincinnati, OH 45251 Hamilton County In name of Willis Realty LLC Line from <i>Schedule A/B</i> : 1.3	\$57,430.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
2550 Ontario St. Cincinnati, OH 45231 Hamilton County In name of Willis Realty LLC Line from <i>Schedule A/B</i> : 1.4	\$51,360.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
9715 Overview Ln. Cincinnati, OH 45231 Hamilton County In name of Willis Realty LLC Line from <i>Schedule A/B</i> : 1.5	\$90,910.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
6837 Greismer Ave. Cincinnati, OH 45237 Hamilton County In name of Willis Realty, LLC Line from Schedule A/B: 1.6	\$50,360.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
9687 Cedarhurst Dr. Cincinnati, OH 45251 Hamilton County In name of Willis Realty LLC Line from Schedule A/B: 1.7	\$49,040.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
8634 DeSoto Dr. Cincinnati, OH 45231 Hamilton County In name of Willis Realty, LLC Line from Schedule A/B: 1.8	\$39,850.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
1326 Madeleine Cir. Cincinnati, OH 45231 Hamilton County In name of Willis Realty, LLC /Home Solutions LLC Line from Schedule A/B: 1.9	\$35,150.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
1272 Frost Ct. Cincinnati, OH 45231 Hamilton County In name of Willis Realty, LLC Line from Schedule A/B: 1.10	\$38,740.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
924 Gretna Ln. Cincinnati, OH 45240 Hamilton County In name of Willis Realty, LLC Line from Schedule A/B: 1.11	\$84,710.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
817 W. Kemper Rd. Cincinnati, OH 45240 Hamilton County In name of Willis Realty, LLC Line from Schedule A/B: 1.12	\$59,210.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
1510 Kinney Ave. Cincinnati, OH 45231 Hamilton County In name of Willis Realty, LLC Line from Schedule A/B: 1.13	\$70,220.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
2015 Nissan Sentra 35,000 miles Line from Schedule A/B: 3.1	\$14,275.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
2007 Toyota Camry Hybrid 130,000 miles Line from Schedule A/B: 3.2	\$4,406.00	<input checked="" type="checkbox"/> \$3,775.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(2)
Refrigerator, Stove, Washer, Dryer (\$400), Living Room (\$300), Dining Room (\$200), Bedroom (\$300), Desk, Lamps, Chair (\$100) Line from Schedule A/B: 6.1	\$1,300.00	<input checked="" type="checkbox"/> \$1,300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)



Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
TV, DVD (\$300), Computer & Printer (\$400) Line from Schedule A/B: 7.1	\$700.00	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)
Clothing Line from Schedule A/B: 11.1	\$200.00	<input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(a)
Watch, Costume Jewelry Line from Schedule A/B: 12.1	\$200.00	<input checked="" type="checkbox"/> \$1,600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(4)(b)
3 dogs Line from Schedule A/B: 13.1	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
Cash on Hand Line from Schedule A/B: 16.1	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(3)
Checking: US Bank Home Solutions Line from Schedule A/B: 17.1	\$50.00	<input checked="" type="checkbox"/> \$50.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(3)
Checking: US Bank Samuels Law IOLTA Line from Schedule A/B: 17.2	\$10.00	<input checked="" type="checkbox"/> \$10.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(3)
Checking: US Bank Samuels Law operating Line from Schedule A/B: 17.3	\$1,000.00	<input checked="" type="checkbox"/> \$405.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(3)
Checking: US Bank Samuels Law operating Line from Schedule A/B: 17.3	\$1,000.00	<input checked="" type="checkbox"/> \$595.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
Checking: US Bank Thinksmart Realty Line from Schedule A/B: 17.4	\$1,000.00	<input checked="" type="checkbox"/> \$655.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
Checking: Civista Bank Line from Schedule A/B: 17.5	\$350.00	<input checked="" type="checkbox"/> \$350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(3)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
100% ownership of Home Solutions, LLC - owns nothing 100 % ownership Line from Schedule A/B: 19.2	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
100% ownership of Home Solutions, Ltd - owns nothing 100 % ownership Line from Schedule A/B: 19.3	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
100% ownership of PS Homes, LLC - owns nothing 100 % ownership Line from Schedule A/B: 19.4	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
100% ownership of Thinksmart Realty, LLC - owns nothing 100 % ownership Line from Schedule A/B: 19.5	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
100% ownership of Michael & Bob, LLC - owns nothing 100 % ownership Line from Schedule A/B: 19.6	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
100% ownership of Samuels Law, LLC - owns computer, file cabinet, desk 100 % ownership Line from Schedule A/B: 19.7	\$500.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(5)
100% ownership of PSH Investments, LLC - owns nothing 100 % ownership Line from Schedule A/B: 19.8	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
100% ownership of Unlocking Potential, LLC - owns nothing 100 % ownership Line from Schedule A/B: 19.9	\$0.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(18)
IRA: Equity Trust Company IRA Line from Schedule A/B: 21.1	\$1,536.23	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(10)(c)
Term life Insurance Beneficiary: Spouse Line from Schedule A/B: 31.1	\$0.00	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. §§ 2329.66(A)(6)(b), 3911.10, 3911.12, 3911.14
Wages Line from Schedule A/B:	Unknown	<input checked="" type="checkbox"/> 75% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	R.C. §2329.66(A)(13)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Interest in any property Line from Schedule A/B:	\$1,250.00	<input checked="" type="checkbox"/> \$1,250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	R.C. § 2329.66(A)(18)
Cash on Hand Line from Schedule A/B:	\$125.00	<input checked="" type="checkbox"/> \$125.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. § 2329.66(A)(3)
Earned Income Credit and Child Tax Credit Line from Schedule A/B:	Unknown	<input checked="" type="checkbox"/> 100% <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ohio Rev. Code Ann. §2329.66(A)(9)(g)

3. **Are you claiming a homestead exemption of more than \$160,375?**  
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

**Fill in this information to identify your case:**

Debtor 1	Michael E. Samuels		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Laura G. Samuels		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 106D**

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
<b>2.1</b> Ditech <small>Creditor's Name</small>  P.O. Box 6172 Rapid City, SD 57709-6172 <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> 2550 Ontario St. Cincinnati, OH 45231 Hamilton County In name of Willis Realty LLC  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>First Mortgage-BUSINESS</u>	\$55,358.88	\$51,360.00
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Date debt was incurred <u>7/13/2007</u>	Last 4 digits of account number _____	

<b>2.2</b> Ditech <small>Creditor's Name</small>  7360 S. Kyrene Rd. Tempe, AZ 85283-4583 <small>Number, Street, City, State &amp; Zip Code</small>	<b>Describe the property that secures the claim:</b> 6837 Greismer Ave. Cincinnati, OH 45237 Hamilton County In name of Willis Realty, LLC  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>First Mortgage-BUSINESS</u>	\$62,428.19	\$50,360.00	\$12,068.19
<b>Who owes the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt	Date debt was incurred <u>7/13/2017</u>	Last 4 digits of account number _____		

Debtor 1 Michael E. Samuels Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name  
 Debtor 2 Laura G. Samuels  
 First Name Middle Name Last Name

<b>2.3</b> <u>Equity Trust Company</u> Creditor's Name  P.O. Box 16354 Rochester, NY 14616-3545 Number, Street, City, State & Zip Code	<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 2px;">         9715 Overview Ln. Cincinnati, OH          45231 Hamilton County          In name of Willis Realty LLC       </div> <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>First Mortgage-BUSINESS</u>	<u>\$91,000.00</u> <u>\$90,910.00</u> <u>\$90.00</u>
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**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**Date debt was incurred** 8/14/2008    **Last 4 digits of account number** \_\_\_\_\_

<b>2.4</b> <u>Fannie Mae</u> Creditor's Name  One S. Wacker Dr., Suite 1300 Chicago, IL 60606-4667 Number, Street, City, State & Zip Code	<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 2px;">         1326 Madeleine Cir. Cincinnati, OH          45231 Hamilton County          In name of Willis Realty, LLC /Home Solutions LLC       </div> <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>First Mortgage-BUSINESS</u>	<u>\$52,017.45</u> <u>\$35,150.00</u> <u>\$16,867.45</u>
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**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

**Date debt was incurred** 7/13/2007    **Last 4 digits of account number** \_\_\_\_\_

<b>2.5</b> <u>First Financial Bank</u> Creditor's Name  300 High St., Room 601 Hamilton, OH 45011 Number, Street, City, State & Zip Code	<b>Describe the property that secures the claim:</b> <div style="border: 1px solid black; padding: 2px;">         1510 Kinney Ave. Cincinnati, OH          45231 Hamilton County          In name of Willis Realty, LLC       </div> <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input checked="" type="checkbox"/> Other (including a right to offset) <u>BUSINESS</u>	<u>\$39,220.00</u> <u>\$70,220.00</u> <u>\$0.00</u>
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**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Debtor 1 Michael E. Samuels Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name  
 Debtor 2 Laura G. Samuels  
 First Name Middle Name Last Name  
 Date debt was incurred 12/13/2016 Last 4 digits of account number 8714

**2.6** First Financial Bank Describe the property that secures the claim: Unknown \$305,750.00 Unknown  
 Creditor's Name  
300 High St., Room 601  
Hamilton, OH 45011  
 Number, Street, City, State & Zip Code  
 As of the date you file, the claim is: Check all that apply.  
☐ Contingent  
☒ Unliquidated  
☐ Disputed  
 Nature of lien. Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☒ Other (including a right to offset) BUSINESS  
 Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt  
 Date debt was incurred 12/13/2016 Last 4 digits of account number 8714

**2.7** First Financial Bank Describe the property that secures the claim: \$6,815.42 \$57,430.00 \$0.00  
 Creditor's Name  
300 High St., Room 601  
Hamilton, OH 45011  
 Number, Street, City, State & Zip Code  
 As of the date you file, the claim is: Check all that apply.  
☐ Contingent  
☒ Unliquidated  
☐ Disputed  
 Nature of lien. Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☒ Judgment lien from a lawsuit  
☒ Other (including a right to offset) BUSINESS  
 Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt  
 Date debt was incurred 12/13/2016 Last 4 digits of account number 8714

**2.8** Guardian Savings Bank\* Describe the property that secures the claim: \$150,000.00 \$305,750.00 \$0.00  
 Creditor's Name  
2774 Blue Rock Rd.  
Cincinnati, OH 45239  
 Number, Street, City, State & Zip Code  
 As of the date you file, the claim is: Check all that apply.  
☐ Contingent  
☒ Unliquidated  
☐ Disputed  
 Nature of lien. Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) First Mortgage  
 Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Debtor 1 Michael E. Samuels Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name  
 Debtor 2 Laura G. Samuels  
 First Name Middle Name Last Name  
 Date debt was incurred 10/9/2003 Last 4 digits of account number \_\_\_\_\_

2.9 Home Equity Solutions, Ltd. Describe the property that secures the claim: \$85,000.00 \$84,710.00 \$290.00  
 Creditor's Name  
 10979 Reed Hartman Highway  
 Suite 307  
 Cincinnati, OH 45242  
 Number, Street, City, State & Zip Code  
 Describe the property that secures the claim:  
 924 Gretna Ln. Cincinnati, OH 45240  
 Hamilton County  
 In name of Willis Realty, LLC  
 As of the date you file, the claim is: Check all that apply.  
☐ Contingent  
☒ Unliquidated  
☐ Disputed  
 Nature of lien. Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) First Mortgage-BUSINESS  
 Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt  
 Date debt was incurred 7/13/2007 Last 4 digits of account number \_\_\_\_\_

2.1 0 Huntington Bank Describe the property that secures the claim: \$31,000.00 \$70,220.00 \$0.00  
 Creditor's Name  
 17 S. High St.  
 Columbus, OH 43216  
 Number, Street, City, State & Zip Code  
 Describe the property that secures the claim:  
 1510 Kinney Ave. Cincinnati, OH 45231  
 Hamilton County  
 In name of Willis Realty, LLC  
 As of the date you file, the claim is: Check all that apply.  
☐ Contingent  
☒ Unliquidated  
☐ Disputed  
 Nature of lien. Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) First Mortgage-BUSINESS  
 Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim relates to a community debt  
 Date debt was incurred 2002 Last 4 digits of account number \_\_\_\_\_

2.1 1 Mr. Cooper Mortgage Describe the property that secures the claim: \$50,367.71 \$45,790.00 \$4,577.71  
 Creditor's Name  
 8950 Cypress Waters Blvd.  
 Dallas, TX 75019  
 Number, Street, City, State & Zip Code  
 Describe the property that secures the claim:  
 10829 Invicta Ct. Cincinnati, OH 45231  
 Hamilton County  
 In name of Willis Realty LLC  
 As of the date you file, the claim is: Check all that apply.  
☐ Contingent  
☒ Unliquidated  
☐ Disputed  
 Nature of lien. Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
 Who owes the debt? Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

Debtor 1 Michael E. Samuels Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name  
 Debtor 2 Laura G. Samuels  
 First Name Middle Name Last Name

☐ Check if this claim relates to a community debt ☒ Other (including a right to offset) First Mortgage-BUSINESS

Date debt was incurred 7/13/2007 Last 4 digits of account number \_\_\_\_\_

2.1 2	Mr. Cooper Mortgage <small>Creditor's Name</small>  8950 Cypress Waters Blvd. Dallas, TX 75019 <small>Number, Street, City, State &amp; Zip Code</small>	Describe the property that secures the claim: 2524 Niagara St. Cincinnati, OH 45251 Hamilton County In name of Willis Realty LLC <small>As of the date you file, the claim is: Check all that apply.</small> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$50,614.58	\$57,430.00	\$0.00
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Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) First Mortgage-BUSINESS

Date debt was incurred 7/13/2007 Last 4 digits of account number \_\_\_\_\_

2.1 3	Nissan Motor Acceptance Bankruptcy Dept. <small>Creditor's Name</small>  P.O. Box 660366 Dallas, TX 75266-0366 <small>Number, Street, City, State &amp; Zip Code</small>	Describe the property that secures the claim: 2015 Nissan Sentra 35,000 miles <small>As of the date you file, the claim is: Check all that apply.</small> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$18,000.00	\$14,275.00	\$3,725.00
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Who owes the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) Auto Loan

Date debt was incurred 4/22/2015 Last 4 digits of account number \_\_\_\_\_

2.1 4	Ocwen* <small>Creditor's Name</small>  1661 Worthington Rd., Suite 100 West Palm Beach, FL 33409 <small>Number, Street, City, State &amp; Zip Code</small>	Describe the property that secures the claim: 9687 Cedarhurst Dr. Cincinnati, OH 45251 Hamilton County In name of Willis Realty LLC <small>As of the date you file, the claim is: Check all that apply.</small> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed	\$50,768.93	\$49,040.00	\$1,728.93
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Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only

Nature of lien. Check all that apply.

- ☐ An agreement you made (such as mortgage or secured car loan)



Debtor 1 Michael E. Samuels Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name  
 Debtor 2 Laura G. Samuels  
 First Name Middle Name Last Name

☒ Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ At least one of the debtors and another ☐ Judgment lien from a lawsuit  
☐ Check if this claim relates to a community debt ☒ Other (including a right to offset) First Mortgage-BUSINESS

Date debt was incurred 7/13/2007 Last 4 digits of account number \_\_\_\_\_

<div style="border: 1px solid black; padding: 2px; width: 30px; float: left; margin-right: 5px;">2.1 5</div> <div style="clear: both;"></div> <p><b>Ohio Dept. of Taxation</b>        Creditor's Name         Attn: Bankruptcy Division        P.O. Box 530        Columbus, OH 43266-0530        Number, Street, City, State &amp; Zip Code</p>	<p><b>Describe the property that secures the claim:</b></p> <div style="border: 1px solid black; padding: 2px;">278 Ritchie Ave. Cincinnati, OH 45215 Hamilton County</div> <p><b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed  <b>Nature of lien.</b> Check all that apply.  <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input checked="" type="checkbox"/> Other (including a right to offset) <u>Tax Lien</u></p>	<p><u>\$13,648.32</u>      <u>\$305,750.00</u>      <u>\$0.00</u></p>
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**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred 6/7/2016 Last 4 digits of account number 9071

<div style="border: 1px solid black; padding: 2px; width: 30px; float: left; margin-right: 5px;">2.1 6</div> <div style="clear: both;"></div> <p><b>Ohio Dept. of Taxation</b>        Creditor's Name         Attn: Bankruptcy Division        P.O. Box 530        Columbus, OH 43266-0530        Number, Street, City, State &amp; Zip Code</p>	<p><b>Describe the property that secures the claim:</b></p> <div style="border: 1px solid black; padding: 2px;">278 Ritchie Ave. Cincinnati, OH 45215 Hamilton County</div> <p><b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed  <b>Nature of lien.</b> Check all that apply.  <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan)  <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien)  <input type="checkbox"/> Judgment lien from a lawsuit  <input checked="" type="checkbox"/> Other (including a right to offset) <u>Tax Lien</u></p>	<p><u>\$13,732.72</u>      <u>\$305,750.00</u>      <u>\$0.00</u></p>
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**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred 6/7/2016 Last 4 digits of account number 9072

<div style="border: 1px solid black; padding: 2px; width: 30px; float: left; margin-right: 5px;">2.1 7</div> <div style="clear: both;"></div> <p><b>Ohio Dept. of Taxation</b>        Creditor's Name         Attn: Bankruptcy Division        P.O. Box 530        Columbus, OH 43266-0530        Number, Street, City, State &amp; Zip Code</p>	<p><b>Describe the property that secures the claim:</b></p> <div style="border: 1px solid black; padding: 2px;">278 Ritchie Ave. Cincinnati, OH 45215 Hamilton County</div> <p><b>As of the date you file, the claim is:</b> Check all that apply.  <input type="checkbox"/> Contingent  <input checked="" type="checkbox"/> Unliquidated  <input type="checkbox"/> Disputed  <b>Nature of lien.</b> Check all that apply.</p>	<p><u>\$249.38</u>      <u>\$305,750.00</u>      <u>\$0.00</u></p>
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**Who owes the debt?** Check one.

Debtor 1 Michael E. Samuels Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name  
 Debtor 2 Laura G. Samuels  
 First Name Middle Name Last Name

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt
- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) Tax Lien

Date debt was incurred 3/6/2017 Last 4 digits of account number 1162

2.1  
8 Ohio Dept. of Taxation Describe the property that secures the claim: \$447.23 \$305,750.00 \$0.00  
 Creditor's Name  
 278 Ritchie Ave. Cincinnati, OH 45215  
 Hamilton County  
 Attn: Bankruptcy Division  
 P.O. Box 530  
 Columbus, OH 43266-0530  
 Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt
- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) Tax Lien

Date debt was incurred 6/6/2017 Last 4 digits of account number 9584

2.1  
9 Ohio Dept. of Taxation Describe the property that secures the claim: \$748.99 \$305,750.00 \$0.00  
 Creditor's Name  
 278 Ritchie Ave. Cincinnati, OH 45215  
 Hamilton County  
 Attn: Bankruptcy Division  
 P.O. Box 530  
 Columbus, OH 43266-0530  
 Number, Street, City, State & Zip Code

Who owes the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt
- ☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) Tax Lien

Date debt was incurred 10/20/2017 Last 4 digits of account number 8853

2.2  
0 Ohio Dept. of Taxation Describe the property that secures the claim: \$675.24 \$305,750.00 \$0.00  
 Creditor's Name  
 278 Ritchie Ave. Cincinnati, OH 45215  
 Hamilton County  
 Attn: Bankruptcy Division  
 P.O. Box 530  
 Columbus, OH 43266-0530  
 Number, Street, City, State & Zip Code

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent  
☒ Unliquidated

Debtor 1 Michael E. Samuels Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name  
 Debtor 2 Laura G. Samuels  
 First Name Middle Name Last Name

**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

☐ Disputed  
**Nature of lien.** Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) Tax Lien

Date debt was incurred 10/20/2017 Last 4 digits of account number 8855

2.2 Select Portfolio Servicing, Inc. Describe the property that secures the claim: \$50,614.58 \$39,850.00 \$10,764.58  
 1 Creditor's Name  
 Attn: Bankruptcy Dept.  
 P.O. Box 65250  
 Salt Lake City, UT  
 84165-0250  
 Number, Street, City, State & Zip Code  
 8634 DeSoto Dr. Cincinnati, OH 45231  
 Hamilton County  
 In name of Willis Realty, LLC  
**As of the date you file, the claim is:** Check all that apply.  
☐ Contingent  
☒ Unliquidated  
☐ Disputed  
**Nature of lien.** Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) First Mortgage-BUSINESS

**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred 7/13/2007 Last 4 digits of account number \_\_\_\_\_

2.2 Stock Yards Bank & Trust Describe the property that secures the claim: \$39,000.00 \$38,740.00 \$260.00  
 2 Creditor's Name  
 1040 E. Main St.  
 P.O. Box 32890  
 Louisville, KY 40232-2890  
 Number, Street, City, State & Zip Code  
 1272 Frost Ct. Cincinnati, OH 45231  
 Hamilton County  
 In name of Willis Realty, LLC  
**As of the date you file, the claim is:** Check all that apply.  
☐ Contingent  
☒ Unliquidated  
☐ Disputed  
**Nature of lien.** Check all that apply.  
☐ An agreement you made (such as mortgage or secured car loan)  
☐ Statutory lien (such as tax lien, mechanic's lien)  
☐ Judgment lien from a lawsuit  
☒ Other (including a right to offset) First Mortgage-BUSINESS

**Who owes the debt?** Check one.  
☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim relates to a community debt

Date debt was incurred 2/18/2009 Last 4 digits of account number \_\_\_\_\_

2.2 Stock Yards Bank & Trust Describe the property that secures the claim: \$60,000.00 \$59,210.00 \$790.00  
 3

Debtor 1 Michael E. Samuels Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name  
 Debtor 2 Laura G. Samuels  
 First Name Middle Name Last Name

Creditor's Name  
1040 E. Main St.  
P.O. Box 32890  
Louisville, KY 40232-2890  
 Number, Street, City, State & Zip Code

817 W. Kemper Rd. Cincinnati, OH  
45240 Hamilton County  
In name of Willis Realty, LLC

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☒ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

First Mortgage-BUSINESS

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred 12/18/2007

Last 4 digits of account number \_\_\_\_\_

2.2  
4 WesBanco, Inc.  
 Creditor's Name  
1 Bank Plaza  
Wheeling, WV 26003  
 Number, Street, City, State & Zip Code

Describe the property that secures the claim:

6837 Greismer Ave. Cincinnati, OH  
45237 Hamilton County  
In name of Willis Realty, LLC

As of the date you file, the claim is: Check all that apply.

☐ Contingent

☒ Unliquidated

☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)

☐ Statutory lien (such as tax lien, mechanic's lien)

☐ Judgment lien from a lawsuit

☒ Other (including a right to offset)

Mortgage-BUSINESS

Who owes the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim relates to a community debt

Date debt was incurred 9/28/1998

Last 4 digits of account number \_\_\_\_\_

Add the dollar value of your entries in Column A on this page. Write that number here:

\$921,707.62

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$921,707.62

**Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

☐ Name, Number, Street, City, State & Zip Code  
Carlisle, McNellie, Rini, Kramer, Ulrich  
24755 Chagrin Blvd., Suite 200  
Cleveland, OH 44122-5690  
 On which line in Part 1 did you enter the creditor? 2.11  
 Last 4 digits of account number \_\_\_\_\_

☐ Name, Number, Street, City, State & Zip Code  
Huntington Bank  
17 S. High St.  
Columbus, OH 43216  
 On which line in Part 1 did you enter the creditor? 2.12  
 Last 4 digits of account number \_\_\_\_\_

Debtor 1	Michael E. Samuels	Case number (if known)	_____
	First Name Middle Name Last Name		
Debtor 2	Laura G. Samuels		
	First Name Middle Name Last Name		

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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Lerner, Sampson & Rothfuss P.O. Box 5480 Cincinnati, OH 45201-5480	On which line in Part 1 did you enter the creditor? <u>2.1</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Lerner, Sampson & Rothfuss P.O. Box 5480 Cincinnati, OH 45201-5480	On which line in Part 1 did you enter the creditor? <u>2.2</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Manley Deas Kochalski LLC P.O. Box 165028 Columbus, OH 43216-5028	On which line in Part 1 did you enter the creditor? <u>2.12</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Manley Deas Kochalski LLC P.O. Box 165028 Columbus, OH 43216-5028	On which line in Part 1 did you enter the creditor? <u>2.4</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Ohio Attorney General Attn: Collections Enforcement Section 150 E. Gay St., 21st Floor Columbus, OH 43215	On which line in Part 1 did you enter the creditor? <u>2.16</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Reisenfeld & Associates* 3962 Red Bank Rd. Cincinnati, OH 45227-3408	On which line in Part 1 did you enter the creditor? <u>2.14</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Reisenfeld & Associates* 3962 Red Bank Rd. Cincinnati, OH 45227-3408	On which line in Part 1 did you enter the creditor? <u>2.21</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Stagnaro, Saba & Patterson 7373 Beechmont Ave. Cincinnati, OH 45230	On which line in Part 1 did you enter the creditor? <u>2.22</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code Stagnaro, Saba & Patterson 7373 Beechmont Ave. Cincinnati, OH 45230	On which line in Part 1 did you enter the creditor? <u>2.23</u> Last 4 digits of account number ____
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<input type="checkbox"/>	Name, Number, Street, City, State & Zip Code US Bank * 205 W. Fourth St., Fifth Floor Cincinnati, OH 45202	On which line in Part 1 did you enter the creditor? <u>2.14</u> Last 4 digits of account number ____
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Debtor 1 Michael E. Samuels  
First Name Middle Name Last Name

Debtor 2 Laura G. Samuels  
First Name Middle Name Last Name

Case number (if known) \_\_\_\_\_

☐ Name, Number, Street, City, State & Zip Code  
Weltman, Weinberg & Reis  
965 Keynote Cir.  
Brooklyn Heights, OH 44131

On which line in Part 1 did you enter the creditor? 2.5

Last 4 digits of account number \_\_\_\_

☐ Name, Number, Street, City, State & Zip Code  
Weltman, Weinberg & Reis  
525 Vine St., Suite 800  
Cincinnati, OH 45202-3145

On which line in Part 1 did you enter the creditor? 2.6

Last 4 digits of account number \_\_\_\_

☐ Name, Number, Street, City, State & Zip Code  
Weltman, Weinberg & Reis  
3705 Marlane Dr.  
Grove City, OH 43123-8895

On which line in Part 1 did you enter the creditor? 2.7

Last 4 digits of account number \_\_\_\_

**Fill in this information to identify your case:**

Debtor 1	Michael E. Samuels		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Laura G. Samuels		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

**1. Do any creditors have priority unsecured claims against you?**

☐ No. Go to Part 2.

☒ Yes.

**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount	
2.1	<b>City of Cincinnati</b> Priority Creditor's Name 805 Central Ave., Suite 600 Cincinnati, OH 45202-5977 Number Street City State Zip Code  <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ Fines - BUSINESS	\$1,750.00	\$1,750.00	\$0.00

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

2.2	<b>Internal Revenue Service*</b> Priority Creditor's Name Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346 Number Street City State Zip Code	Last 4 digits of account number	\$8,500.00	\$8,500.00	\$0.00
	When was the debt incurred? 2016-2017				
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ Income Tax					
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes					

2.3	<b>Ohio Bureau of Workers' Compensation</b> Priority Creditor's Name Attn: Law Section Bankruptcy Unit P.O. Box 15567 Columbus, OH 43215-0567 Number Street City State Zip Code	Last 4 digits of account number	Unknown	Unknown	Unknown
	When was the debt incurred?				
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ Workers' Compensation Premiums-BUSINESS					
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes					

2.4	<b>Ohio Dept. of Job &amp; Family Services</b> Priority Creditor's Name P.O. Box 182404 Columbus, OH 43218-2404 Number Street City State Zip Code	Last 4 digits of account number	Unknown	Unknown	Unknown
	When was the debt incurred?				
As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ Unemployment premiums-BUSINESS					
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes					



Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

2.5	<b>Regional Income Tax Agency</b> Priority Creditor's Name 10107 Brecksville Rd. Brecksville, OH 44141 Number Street City State Zip Code	Last 4 digits of account number	\$281.60	\$281.60	\$0.00
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred?  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ Income Taxes			

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
- ☒ Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	<b>Accredited Home Lenders</b> Nonpriority Creditor's Name 15253 Avenue of Science San Diego, CA 92128 Number Street City State Zip Code	Last 4 digits of account number			Total claim Unknown
	Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	When was the debt incurred?  As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>			

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.2	<b>American Express</b> Nonpriority Creditor's Name P.O. Box 7871 Ft. Lauderdale, FL 33329 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <u>2016-2017</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card-BUSINESS</u>	<b>\$15,500.53</b>
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4.3	<b>Bank of America*</b> Nonpriority Creditor's Name P.O. Box 982236 El Paso, TX 79998-2236 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <u>2011-2014</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card-BUSINESS</u>	<b>\$20,283.37</b>
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4.4	<b>Cheviot Savings Bank</b> Nonpriority Creditor's Name 3723 Glenmore Ave. Cincinnati, OH 45211 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <u>2003</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>	<b>Unknown</b>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.5	<b>Christ Hospital Medical Associates</b> Nonpriority Creditor's Name 2123 Auburn Ave., Suite 520 Cincinnati, OH 45219 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$131.38</b> <b>When was the debt incurred?</b> <u>2018</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Medical</u>
4.6	<b>Cincinnati Legal &amp; Admin</b> Nonpriority Creditor's Name c/o Pohler & Associates 6445 E. Livingston Ave. Reynoldsburg, OH 43068-3560 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$1,750.00</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Services-BUSINESS</u>
4.7	<b>CIT Group</b> Nonpriority Creditor's Name 1 CIT Dr. Livingston, NJ 07039 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b> <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.8	<b>Dante Horton</b> Nonpriority Creditor's Name 817 W. Kemper Rd. Cincinnati, OH 45240 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> <u>2014</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Possible liability on breach of contract-BUSINESS</u>
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4.9	<b>Deutsche Bank</b> Nonpriority Creditor's Name 60 Wall St. New York, NY 10005-2858 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>
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4.1 0	<b>Discover*</b> Nonpriority Creditor's Name P.O. Box 3025 New Albany, OH 43054-3025 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$2,325.94</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card-BUSINESS</u>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.1 1	<b>Ditech</b> Nonpriority Creditor's Name 7360 S. Kyrene Rd. Tempe, AZ 85283-4583 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b> <b>When was the debt incurred?</b> <u>2014</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>
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4.1 2	<b>Dubin, Neil MD</b> Nonpriority Creditor's Name 58 E. Hollister St. Cincinnati, OH 45219 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b> <b>When was the debt incurred?</b> <u>2017-2018</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Medical</u>
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4.1 3	<b>Elite Landscapes LLC</b> Nonpriority Creditor's Name 12 Walnut St. Cincinnati, OH 45215 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b> <b>When was the debt incurred?</b> <u>2016-2017</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Services-BUSINESS</u>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.1  
4

Emery Federal Credit Union

Last 4 digits of account number

Unknown

Nonpriority Creditor's Name

7890 E. Kemper Rd.

Cincinnati, OH 45249-1614

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☒ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Deficiency on Repossession

4.1  
5

Fedloan Servicing

Last 4 digits of account number

\$25,000.00

Nonpriority Creditor's Name

P.O. Box 69184

Harrisburg, PA 17106-9184

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent

☒ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☒ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Other. Specify

Student Loans (non-dischargeable)

4.1  
6

Fifth Third Bank\*

Last 4 digits of account number

Unknown

Nonpriority Creditor's Name

38 Fountain Square Plaza

Cincinnati, OH 45263

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred?

2001-2014

As of the date you file, the claim is: Check all that apply

☐ Contingent

☒ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Deficiency on Foreclosures-BUSINESS

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.1 7	<b>Foreman &amp; Walsh</b> Nonpriority Creditor's Name 8005 Plainfield Rd. Cincinnati, OH 45236 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Services-BUSINESS</u>	<b>\$4,000.00</b>
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4.1 8	<b>Franklin Savings Bank</b> Nonpriority Creditor's Name 7944 Beechmont Ave. Cincinnati, OH 45255 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS EXPENSE</u>	<b>Unknown</b>
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4.1 9	<b>Greater Cincinnati Water Works</b> Nonpriority Creditor's Name 4747 Spring Grove Ave. Cincinnati, OH 45232-1986 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <u>2017-2018</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Utilities-BUSINESS</u>	<b>\$2,299.59</b>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.2  
0

Home Equity Solutions, Ltd.

Nonpriority Creditor's Name  
10979 Reed Hartman Highway  
Suite 307  
Cincinnati, OH 45242

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☒ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Deficiency on Foreclosure-BUSINESS

4.2  
1

Johnstone Supply

Nonpriority Creditor's Name  
1212 Dalton Ave.  
Cincinnati, OH 45203

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☒ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Deficiency on Foreclosure-BUSINESS

4.2  
2

Kathleen Hart

Nonpriority Creditor's Name  
5593 Bayberry Dr.  
Cincinnati, OH 45242

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number

Unknown

When was the debt incurred? 2008

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☒ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Personal Loan



Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.2 3	<b>Latonia Finance Company</b> Nonpriority Creditor's Name 3826 Winston Ave. Cincinnati, OH 45215 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>
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4.2 4	<b>LCS Financial Services</b> Nonpriority Creditor's Name 6782 S. Potomac St., Suite 100 Centennial, CO 80112-3915 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$3,771.08</b>  <b>When was the debt incurred?</b> <u>2014</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>
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4.2 5	<b>Lomas Mortgage USA</b> Nonpriority Creditor's Name 717 Harwood St., Suite 1800 Dallas, TX 75201-6585 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.2 6	<b>Lowes Credit Card</b> Nonpriority Creditor's Name P.O. Box 965004 Orlando, FL 32896-5004 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$13,830.26</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Credit Card-BUSINESS</u>
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4.2 7	<b>MainSource Bank</b> Nonpriority Creditor's Name 2105 N. State Rd. 3 Bypass Greensburg, IN 47240 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>
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4.2 8	<b>Manufacturers &amp; Traders Trust Company</b> Nonpriority Creditor's Name One M&T Plaza 345 Main St. Buffalo, NY 14203-2399 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.2 9	<b>Navient</b> Nonpriority Creditor's Name P.O. Box 9500 Wilkes Barre, PA 18773 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____	<b>\$25,000.00</b>
Student Loans (non-dischargeable)			

4.3 0	<b>Nissan Motor Acceptance Bankruptcy Dept.</b> Nonpriority Creditor's Name P.O. Box 660366 Dallas, TX 75266-0366 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> _____ <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Repossession</u>	<b>Unknown</b>
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4.3 1	<b>OneMain Financial</b> Nonpriority Creditor's Name 9691 Kenwood Rd. Cincinnati, OH 45242-6128 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <u>2/26/1996</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Short Sale-BUSINESS</u>	<b>Unknown</b>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.3  
2

PNC Bank

Last 4 digits of account number

Unknown

Nonpriority Creditor's Name  
2730 Liberty Ave.  
Pittsburgh, PA 15222

When was the debt incurred?

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☒ Unliquidated

☒ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify Deficiency on Foreclosure-BUSINESS

4.3  
3

Professional Radiology, Inc.

Last 4 digits of account number

\$52.74

Nonpriority Creditor's Name  
P.O. Box 630110  
Cincinnati, OH 45263-0110

When was the debt incurred? 2016-2017

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☒ Unliquidated

☒ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify Medical

4.3  
4

Rhonda Marsh

Last 4 digits of account number

Unknown

Nonpriority Creditor's Name  
817 W. Kemper Rd.  
Cincinnati, OH 45240

When was the debt incurred? 2014

Number Street City State Zip Code

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Contingent

☐ Debtor 2 only

☒ Unliquidated

☒ Debtor 1 and Debtor 2 only

☐ Disputed

☐ At least one of the debtors and another

Type of NONPRIORITY unsecured claim:

☐ Check if this claim is for a community debt

☐ Student loans

Is the claim subject to offset?

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☒ No

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

☒ Other. Specify Possible liability on breach of contract-BUSINESS

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.3 5	<p><b>Sander German</b></p> <p>Nonpriority Creditor's Name 5435 Kenwood Rd. #1213 Cincinnati, OH 45227</p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> _____ <b>Unknown</b></p> <p><b>When was the debt incurred?</b> <u>2010</u></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Personal Loan</u></p>
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4.3 6	<p><b>Sandra J. Evans</b></p> <p>Nonpriority Creditor's Name 6300 Witheby Ave. Cincinnati, OH 45224</p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> _____ <b>\$1,590.00</b></p> <p><b>When was the debt incurred?</b> <u>2016</u></p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Refund of deposit owed-BUSINESS</u></p>
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4.3 7	<p><b>Seterus, Inc.</b></p> <p>Nonpriority Creditor's Name P.O. Box 1077 Hartford, CT 06143-1077</p> <p>Number Street City State Zip Code</p> <p><b>Who incurred the debt?</b> Check one.</p> <p><input type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> <b>Check if this claim is for a community debt</b></p> <p><b>Is the claim subject to offset?</b></p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p><b>Last 4 digits of account number</b> _____ <b>Unknown</b></p> <p><b>When was the debt incurred?</b> _____</p> <p><b>As of the date you file, the claim is:</b> Check all that apply</p> <p><input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p><b>Type of NONPRIORITY unsecured claim:</b></p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure</u></p>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.3 8	<b>Statebridge Company</b> Nonpriority Creditor's Name 5680 Greenwood Plaza Blvd., Suite 100S Greenwood Village, CO 80111 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>\$71,814.24</b>  <b>When was the debt incurred?</b> <u>2009</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosures-BUSINESS</u>
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4.3 9	<b>Tischler, Arthur MD</b> Nonpriority Creditor's Name 50 Lakewood Rd. Newton, MA 02461 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> <u>2017-2018</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Medical</u>
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4.4 0	<b>Transamerica Financial</b> Nonpriority Creditor's Name 910 Sycamore Ave. Vista, CA 92083 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> <b>Check if this claim is for a community debt</b> <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> _____  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosure-BUSINESS</u>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.4 1	<b>United Fidelity Bank</b> Nonpriority Creditor's Name 411 Ludlow Ave. Cincinnati, OH 45220 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> <u>2007</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Foreclosures-BUSINESS</u>
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4.4 2	<b>United Fidelity Bank</b> Nonpriority Creditor's Name 411 Ludlow Ave. Cincinnati, OH 45220 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> <u>8/1/2000</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Short Sale-BUSINESS</u>
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4.4 3	<b>United Fidelity Bank</b> Nonpriority Creditor's Name 411 Ludlow Ave. Cincinnati, OH 45220 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>Unknown</b>  <b>When was the debt incurred?</b> <u>2/13/2007</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Deficiency on Short Sale-BUSINESS</u>
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.4  
4

**Urology Group**

Nonpriority Creditor's Name  
2000 Joseph E. Sanker Blvd.  
Cincinnati, OH 45212

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number**

Unknown

**When was the debt incurred?** 2017-2018

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☒ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Medical

4.4  
5

**US Bank Home Mortgage**

Nonpriority Creditor's Name  
4801 Frederica St.  
Owensboro, KY 42301

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number**

Unknown

**When was the debt incurred?**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☒ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Deficiency on Foreclosure-BUSINESS

4.4  
6

**WesBanco, Inc.**

Nonpriority Creditor's Name  
1 Bank Plaza  
Wheeling, WV 26003

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number**

Unknown

**When was the debt incurred?**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☒ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Deficiency on Foreclosure-BUSINESS



Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4.4 7	<b>Wolf &amp; Adler Family Dentistry</b> Nonpriority Creditor's Name 10475 Reading Rd., Suite 408 Cincinnati, OH 45241-2500 Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> _____ <b>When was the debt incurred?</b> <u>2017-2018</u> <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Dental</u>	<b>\$1,817.00</b>
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**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address Buckingham, Doolittle & Burroughs 4518 Fulton Drive, NW Canton, OH 44718	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.38</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
Name and Address Carlisle, McNellie, Rini, Kramer, Ulrich 24755 Chagrin Blvd., Suite 200 Cleveland, OH 44122-5690	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.16</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
Name and Address City of Cincinnati Solicitor 801 Plum St., Room 214 Cincinnati, OH 45202	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>2.1</u> of (Check one): <input checked="" type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
Name and Address Clunk, John Esq. 4500 Courthouse Blvd., Suite 400 Stow, OH 44224	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.16</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
Name and Address Clunk, John Esq. 4500 Courthouse Blvd., Suite 400 Stow, OH 44224	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.11</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
Name and Address Consumer Finance P.O. Box 17518 Baltimore, MD 21297	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.7</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
Name and Address Controlled Credit Corp. 644 Linn St., Suite 1105 Cincinnati, OH 45203-1742	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.33</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
Name and Address	On which entry in Part 1 or Part 2 did you list the original creditor?

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

D&S Global Solutions  
13809 Research Blvd., Suite 800  
Austin, TX 78750

Line 4.26 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Dyck-O'Neal Inc.  
6060 N. Central Expressway  
Dallas, TX 75206-5209

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
ERC  
P.O. Box 57547  
Jacksonville, FL 32241

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Federal Home Loan Mortgage Corp.  
8200 Jones Branch Dr.  
Mc Lean, VA 22102-3110

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.38 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Felty & Lembright  
1001 Lakeside Ave. E, Suite 1300  
Cleveland, OH 44114-1197

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Fifth Third Bank\*  
38 Fountain Square Plaza  
Cincinnati, OH 45263

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.38 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Glennon Law Firm  
P.O. Box 30465  
Cincinnati, OH 45230

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Client Solutions  
4500 South 129th Avenue, Suite 177  
Tulsa, OK 74134

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.46 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Connection Inc.  
P.O. Box 5096  
Chicago, IL 60680-5096

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.45 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Control, Inc.  
22 E. Main St.  
P.O. Box 750  
Geneva, OH 44041

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.44 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Credit & Collection  
5440 N. Cumberland Ave., Suite 300  
Chicago, IL 60656-1490

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.41 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Credit & Collection  
5440 N. Cumberland Ave., Suite 300

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.42 of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Chicago, IL 60656-1490

Last 4 digits of account number

Name and Address  
Global Credit & Collection  
P.O. Box 2129  
Schiller Park, IL 60176-0129

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.43 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Merchant Cash, Inc.  
64 Beaver St.  
New York, NY 10004

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.40 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Payments, Inc.  
P.O. Box 59371  
Chicago, IL 60659

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.39 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Recovery Services India  
7805 Hudson Rd., Suite 100  
Woodbury, MN 55125

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.38 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Global Services, Inc.  
P.O. Box 5096  
Chicago, IL 60680

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.37 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Lanter & Associates  
5752 Cheviot Rd., Suite A  
Cincinnati, OH 45247

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.41 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Lanter & Associates  
5752 Cheviot Rd., Suite A  
Cincinnati, OH 45247

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.42 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Lanter & Associates  
5752 Cheviot Rd., Suite A  
Cincinnati, OH 45247

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.43 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Lerner, Sampson & Rothfuss  
P.O. Box 5480  
Cincinnati, OH 45201-5480

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Levy & Associates  
4645 Exexecutive Dr.  
Columbus, OH 43220

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Name and Address  
Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.45 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
MERS  
1818 Library St., Suite 300  
Reston, VA 20190

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.20 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Noe & MacLeid  
810 Sycamore St., 4th Floor  
Cincinnati, OH 45202

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.21 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Northland Group, Inc.  
P.O. Box 390905  
Edina, MN 55439

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.10 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Ohio Attorney General  
Attn: Collections Enforcement Section  
150 E. Gay St., 21st Floor  
Columbus, OH 43215

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.3 of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Online Information  
P.O. Box 1489  
Winterville, NC 28590

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.28 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Penn Credit Corp.  
P.O. Box 988  
Harrisburg, PA 17108-0988

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.19 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Pohler & Associates  
6445 E. Livingston Ave.  
Reynoldsburg, OH 43068-3560

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.6 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Receivables Management Partners  
P.O. Box 349  
Greensburg, IN 47240-0349

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Richards & Associates  
9200 Montgomery Rd., Bldg. 7B  
Cincinnati, OH 45242

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.16 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Robbins, Kelly, Patterson & Tucker  
7 W. Seventh St., Suite 1400  
Cincinnati, OH 45202-2417

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.4 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Robbins, Kelly, Patterson & Tucker

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.27 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

7 W. Seventh St., Suite 1400  
Cincinnati, OH 45202-2417

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Sonnek & Goldblatt  
2368 Victory Pkwy., Suite 420  
Cincinnati, OH 45206

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.19 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Sonnek & Goldblatt  
2368 Victory Pkwy., Suite 420  
Cincinnati, OH 45206

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.24 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Stawarski & Associates  
6782 S. Potomac St., Suite 150  
Centennial, CO 80112

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.24 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
U.S. Attorney  
221 E. Fourth St., Suite 400  
Cincinnati, OH 45202

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 2.2 of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
U.S. Attorney  
312 Elm St., Suite 2300  
Cincinnati, OH 45202

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 2.2 of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
U.S. Dept. of Education\* - Direct Loans  
P.O. Box 5609  
Greenville, TX 75403-5609

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 4.15 of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims  
☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
Wyoming School District  
420 Springfield Pike  
Cincinnati, OH 45215

On which entry in Part 1 or Part 2 did you list the original creditor?  
Line 2.5 of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims  
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

		Total Claim	
Total claims from Part 1	6a. Domestic support obligations	6a.	\$ 0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$ 10,531.60
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e. Total Priority. Add lines 6a through 6d.	6e.	\$ 10,531.60
Total claims from Part 2	6f. Student loans	6f.	\$ 50,000.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount	6i.	\$ 139,166.13

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

here.

6j. **Total Nonpriority.** Add lines 6f through 6i.

6j.

\$ 189,166.13

**Fill in this information to identify your case:**

Debtor 1	Michael E. Samuels		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Laura G. Samuels		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106G

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?**
  - ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.2	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.3	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.4	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.5	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	

**Fill in this information to identify your case:**

Debtor 1	Michael E. Samuels		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	Laura G. Samuels		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF OHIO		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106H Schedule H: Your Codebtors

12/15

**Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.**

**1. Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

- ☐ No  
☒ Yes

**2. Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No. Go to line 3.  
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

**3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.**

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1 Home Solutions, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

- ☒ Schedule D, line 2.3  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Equity Trust Company

3.2 Home Solutions, Ltd.  
278 Ritchie Ave.  
Cincinnati, OH 45215

- ☒ Schedule D, line 2.4  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Fannie Mae

3.3 Michael & Bob, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

- ☒ Schedule D, line 2.9  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Home Equity Solutions, Ltd.



Debtor 1 Michael E. Samuels  
Laura G. Samuels

Case number (if known)

**Additional Page to List More Codebtors**

**Column 1: Your codebtor**

**Column 2: The creditor to whom you owe the debt**  
Check all schedules that apply:

3.4 PS Homes, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

☒ Schedule D, line 2.6  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
First Financial Bank

3.5 PSH Investments, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

☒ Schedule D, line 2.10  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Huntington Bank

3.6 Thinksmart Realty, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

☒ Schedule D, line 2.8  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Guardian Savings Bank\*

3.7 Willis Realty, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

☒ Schedule D, line 2.2  
☐ Schedule E/F, line \_\_\_\_\_  
☐ Schedule G \_\_\_\_\_  
Ditech

page 1

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b>	4. \$ 0.00	\$ 5,416.67
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 1,115.12
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 296.73
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: LTD	5h. \$ 0.00	\$ 26.56
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 1,438.41
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 0.00	\$ 3,978.26
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 480.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 1,876.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify:	8h. \$ 0.00	\$ 0.00
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 2,356.00	\$ 0.00
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,356.00 + \$ 3,978.26 = \$ 6,334.26	
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 6,334.26
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: No significant changes are anticipated. Husband opened is Law Office in Sept 2018. His gross eanings for the last 3 months have been \$1800.00 less monhtly expenses Liability insurance \$50.00 and cell phone \$50.00, miscell office supplies \$20.00. Husband also receives unemployment of \$433.00 weekly. Wife earns \$2,500.00 salary biweekly.		

Fill in this information to identify your case:

Debtor 1 Michael E. Samuels

Debtor 2 Laura G. Samuels  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number  
(If known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

### Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

#### Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☐ No

☒ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

Daughter

29

☒ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

#### Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 2,214.49

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	300.00
6b. Water, sewer, garbage collection	6b. \$	80.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	150.00
6d. Other. Specify: _____	6d. \$	0.00
<b>7. Food and housekeeping supplies</b>	7. \$	225.00
<b>8. Childcare and children's education costs</b>	8. \$	0.00
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	70.00
<b>10. Personal care products and services</b>	10. \$	20.00
<b>11. Medical and dental expenses</b>	11. \$	80.00
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	200.00
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	0.00
<b>14. Charitable contributions and religious donations</b>	14. \$	0.00
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	550.00
15b. Health insurance	15b. \$	563.00
15c. Vehicle insurance	15c. \$	135.00
15d. Other insurance. Specify: _____	15d. \$	0.00
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	0.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
17d. Other. Specify: _____	17d. \$	0.00
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$	0.00
<b>19. Other payments you make to support others who do not live with you.</b> Specify: _____	\$	0.00
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
<b>21. Other:</b> Specify: <u>One dog-pet care</u>	21. +\$	30.00
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	4,617.49
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	3,104.00
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	7,721.49
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	6,334.26
23b. Copy your monthly expenses from line 22c above.	23b. -\$	7,721.49
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	-1,387.23

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**  
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: No significant changes are anticipated.

29 y.o. daughter lives with Debtor Wife; daughter has special needs however does work at Kroger and pays her own personal expenses.

Husband had been a 1099 contract attorney with the Taft Firm until August 2018. Debtor pays \$563.00 monthly for COBRA health insurance.

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known) \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1 Michael E. Samuels

Debtor 2 Laura G. Samuels  
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number  
(If known) \_\_\_\_\_

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

\_\_\_\_\_  
MM / DD / YYYY

**Official Form 106J-2**

**Schedule J-2: Your Expenses for Separate Household of Debtor 2**

12/15

Use this form for Debtor 2's separate household expenses ONLY IF Debtor 1 and Debtor 2 maintain separate households. *If Debtor 1 and Debtor 2 have one or more dependents in common, list the dependents on both Schedule J and this form. Answer the questions on this form only with respect to expenses for Debtor 2 that are not reported on Schedule J.* Be as complete and accurate as possible. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household**

1. **Do you and Debtor 1 maintain separate households?**

- ☐ No. Do not complete this form.
- ☒ Yes

2. **Do you have dependents?** ☐ No

Do not list Debtor 1 but list all other dependents of Debtor 2 regardless of whether listed as a dependent of Debtor 1 on Schedule J.

Do not state the dependents names.

Fill out this information for each dependent.....

**Dependent's relationship to Debtor 2**

**Dependent's age**

**Does dependent live with you?**

Daughter

29

- ☐ No
- ☒ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ☒ No ☐ Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

**Your expenses**

4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,200.00

**If not included in line 4:**

- 4a. Real estate taxes
- 4b. Property, homeowner's, or renter's insurance
- 4c. Home maintenance, repair, and upkeep expenses

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 0.00

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

4d. Homeowner's association or condominium dues	4d. \$	0.00
5. <b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$	0.00
6. <b>Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	150.00
6b. Water, sewer, garbage collection	6b. \$	0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	150.00
6d. Other. Specify: _____	6d. \$	0.00
7. <b>Food and housekeeping supplies</b>	7. \$	350.00
8. <b>Childcare and children's education costs</b>	8. \$	0.00
9. <b>Clothing, laundry, and dry cleaning</b>	9. \$	180.00
10. <b>Personal care products and services</b>	10. \$	30.00
11. <b>Medical and dental expenses</b>	11. \$	120.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	275.00
13. <b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	0.00
14. <b>Charitable contributions and religious donations</b>	14. \$	0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	0.00
15b. Health insurance	15b. \$	0.00
15c. Vehicle insurance	15c. \$	165.00
15d. Other insurance. Specify: _____	15d. \$	0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$	0.00
17. <b>Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	424.00
17b. Car payments for Vehicle 2	17b. \$	0.00
17c. Other. Specify: _____	17c. \$	0.00
18. <b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$	0.00
19. <b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$	0.00
20. <b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	0.00
20b. Real estate taxes	20b. \$	0.00
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00
20e. Homeowner's association or condominium dues	20e. \$	0.00
21. <b>Other:</b> Specify: <u>2 dogs-Pet care</u>	21. +\$	60.00
22. <b>Your monthly expenses.</b> Add lines 5 through 21. The result is the monthly expenses of Debtor 2. Copy the result to line 22b of Schedule J to calculate the total expenses for Debtor 1 and Debtor 2.	\$ <u>3,104.00</u>	

23. Line not used on this form.

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here: Debtor Wife's rent is \$2200.00 monthly however Daughter pays \$500.00 and her Father pays \$500 and Debtor pays \$1200.00.  
Debtor Wife has financial assistance from her family to maintain her expenses including her car payment.

**Fill in this information to identify your case:**

Debtor 1	<u>Michael E. Samuels</u>		
	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
Debtor 2	<u>Laura G. Samuels</u>		
(Spouse if, filing)	<small>First Name</small>	<small>Middle Name</small>	<small>Last Name</small>
United States Bankruptcy Court for the:	<u>SOUTHERN DISTRICT OF OHIO</u>		
Case number (if known)	<u></u>		

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**Sign Below**

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Michael E. Samuels  
Michael E. Samuels  
Signature of Debtor 1

Date December 4, 2018

X /s/ Laura G. Samuels  
Laura G. Samuels  
Signature of Debtor 2

Date December 4, 2018



**Fill in this information to identify your case:**

Debtor 1 Michael E. Samuels  
First Name Middle Name Last Name

Debtor 2 Laura G. Samuels  
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF OHIO

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

**Official Form 107**

**Statement of Financial Affairs for Individuals Filing for Bankruptcy**

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before**

**1. What is your current marital status?**

- ☐ Married  
☒ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☐ No  
☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

**Debtor 1 Prior Address:**

278 Ritchie Ave.  
Cincinnati, OH 45215

**Dates Debtor 1 lived there**

From-To:  
1994 - 5/2017

**Debtor 2 Prior Address:**

☐ Same as Debtor 1  
278 Ritchie Ave.  
Cincinnati, OH 45215

**Dates Debtor 2 lived there**

☐ Same as Debtor 1  
From-To:  
1994 - 5/2018

3891 Mack Rd. #129  
Fairfield, OH 45014

From-To:  
5/2017 - 5/2018

☐ Same as Debtor 1

☐ Same as Debtor 1  
From-To:

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income**

**4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

**Debtor 1**

**Sources of income**  
Check all that apply.

**Gross income**  
(before deductions and exclusions)

**Debtor 2**

**Sources of income**  
Check all that apply.

**Gross income**  
(before deductions and exclusions)

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$67,456.25	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$54,630.90
<b>For last calendar year: (January 1 to December 31, 2017 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$39,948.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00
	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$67,110.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$15,375.00
<b>For the calendar year before that: (January 1 to December 31, 2016 )</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	\$121,293.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	Unemployment - weekly	\$433.00		
<b>For the calendar year before that: (January 1 to December 31, 2016 )</b>	Interest	\$3,580.00		

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more?

- ☒ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
-----------------------------	------------------	-------------------	----------------------	--------------------------

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**

*Insiders* include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
----------------------------	------------------	-------------------	----------------------	-------------------------

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
----------------------------	------------------	-------------------	----------------------	--

**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No

☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
Sandra Evans v. Home Solutions & Michael Samuels 16CV12910	Small Claim	Hamilton County Municipal Court	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Judgment			
City of Cincinnati (Water works) v. Willis Realty 18CV05969	Small Claim	Hamilton County Municipal Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Bank of America v. Samuels A1706667	Complaint	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
First Financial Bank v. Samuels A1504806	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; prop sold 2016; CJ filed 12/13/2016
Fifth Third v. Samuels A1404241	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1404742	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1404819	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1404825	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1404923	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1404952	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1404954	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1404993	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
Fifth Third v. Samuels A1405041	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1405071	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1405187	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1405206	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1405609	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1405729	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1406151	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1407078	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Home Solutions LLC A1407362	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
Fifth Third v. Samuels A1500342	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1500473	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1500509	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Samuels A1500649	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1500710	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2015
Fifth Third v. Home Solutions A1501081	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1501242	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Willis Realty A1504715	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1504765	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
Fifth Third v. Willis Realty A1504771	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1504824	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1504851	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Willis Realty A1504867	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1504991	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1505037	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1505105	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1505142	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Fifth Third v. Samuels A1505164	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; sold 2016

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
Fifth Third v. Samuels A1505766	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
US Bank v. Samuels A1600749	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; sold 2016
Ditech Financial v. Samuels A1600757	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
United Fidelity Bank v. Willis Realty A1600821	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 2016
Cheviot Savings Bank v. Home Solutions A1602615	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; properties sold 2017
Ditech Financial v. Willis Realty A1603952	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 6/29/2017
MainSource Bank v. Home Solutions A1701471	Foreclosure	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded  Judgment; property sold 9/14/2017
Stock Yards Bank & Trust v. Home Solutions A1404873	Foreclosure (1272 Frost Ct. & 817 W. Kemper Rd.)	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Mr Cooper v. Willis Realty A1705674	Foreclosure (10829 Invicta Ct.)	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded



Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
Select Portfolio Servicing v. Samuels A1705690	Foreclosure (8634 Desoto Dr)	Hamilton County Common Pleas	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input checked="" type="checkbox"/> Concluded
Judgment			
Ditech Financial v. Samuels A1706751	Foreclosure (6837 Greismer Ave)	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Mr. Cooper v. Samuels A1706942	Foreclosure (2524 Niagara St)	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
US Bank v. Samuels A1800396	Foreclosure (9687 Cedarhurst Dr)	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Ditech v. Samuels A1801229	Foreclosure (2550 Ontario St)	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
United Fidelity Bank v. Willis Realty A1801760	Foreclosure - 3705 Standish	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
United Fidelity Bank v. Willis Realty A1801761	Foreclosure - 3923 Zinsle	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Statebridge Company v. Samuels A1802203	Complaint	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
FNMA v. Samuels A1802285	Foreclosure - 1306 Madeleine Cir.	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
American Express v. Samuels A1805781	Complaint	Hamilton County Common Pleas	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
Check all that apply and fill in the details below.

- ☐ No. Go to line 11.  
☒ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
Ditech 7360 S. Kyrene Rd. Tempe, AZ 85283-4583	6491 Betts Ave., Cincinnati, OH 45239 <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.	6/29/2017	Unknown
MainSource Bank 2105 N. State Rd. 3 Bypass Greensburg, IN 47240	1818 Emerson Ave., Cincinnati, OH 45239 <input type="checkbox"/> Property was repossessed. <input checked="" type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized or levied.	9/14/2017	Unknown

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift and Address:			

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?**

- ☒ No  
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Dates you contributed	Value
Charity's Name Address (Number, Street, City, State and ZIP Code)			

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No  
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Kathleen Mezher & Associates, LLC 8075 Beechmont Avenue Cincinnati, OH 45255 kathleen@mezherlaw.com	Attorney Fees	5/2018	\$6,000.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No  
☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☐ No  
☒ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Luis Ojeda 3626 Zinsle Ave. Cincinnati, OH 45213  None	3923 Zinsle Ave. Cincinnati, OH 45213	\$60,000.00 gross sale price; Debtor had to pay \$610.05 to close sale.	10/2018
Luis Ojeda 3626 Zinsle Ave. Cincinnati, OH 45213  None	3705 Standish Ave. Cincinnati, OH 45213	\$55,000.00 gross sale price; Debtor had to pay \$34.72 to close sale.	10/2018

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

**beneficiary?** (These are often called *asset-protection devices*.)

- ☐ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8:** List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
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21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☐ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☐ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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**Part 9:** Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☐ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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**Part 10:** Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☒ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☒ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☐ An officer, director, or managing executive of a corporation  
☐ An owner of at least 5% of the voting or equity securities of a corporation  
☐ No. None of the above applies. Go to Part 12.  
☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
Unlocking Potential, LLC	Counselling	EIN: 4948 From-To 2015-2017
PSH Investments, LLC 278 Ritchie Ave. Cincinnati, OH 45215	Real Estate Rental	EIN: 1608 From-To 2011-2017
Michael Samuels Law, LLC 278 Ritchie Ave. Cincinnati, OH 45215	Law Practice	EIN: 1606 From-To 9/2018 - present
Willis Realty, LLC 278 Ritchie Ave. Cincinnati, OH 45215	Real Estate Rental	EIN: 1606 From-To 2015-2017

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
Home Solutions, LLC 278 Ritchie Ave. Cincinnati, OH 45215	Real estate rental	EIN:  From-To 2001-2016
Home Solutions, Ltd. 278 Ritchie Ave. Cincinnati, OH 45215	Real estate rental	EIN:  From-To 2001-2016
PS Homes, LLC 278 Ritchie Ave. Cincinnati, OH 45215	Real Estate Rental	EIN:  From-To 2008-2017
Thinksmart Realty, LLC 278 Ritchie Ave. Cincinnati, OH 45215	Real Estate Rental	EIN:  From-To 1999-2017
Michael & Bob, LLC 278 Ritchie Ave. Cincinnati, OH 45215	Real estate rental	EIN:  From-To 1996-2017

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
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Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known) \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michael E. Samuels  
\_\_\_\_\_  
Michael E. Samuels  
Signature of Debtor 1

/s/ Laura G. Samuels  
\_\_\_\_\_  
Laura G. Samuels  
Signature of Debtor 2

Date December 4, 2018  
\_\_\_\_\_

Date December 4, 2018  
\_\_\_\_\_

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court**  
**Southern District of Ohio**

In re Michael E. Samuels  
 Laura G. Samuels

Debtor(s)

Case No.

Chapter

7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	6,000.00
Prior to the filing of this statement I have received .....	\$	6,000.00
Balance Due .....	\$	0.00

2. \$ 335.00 of the filing fee has been paid.
3. The source of the compensation paid to me was:
- ☒ Debtor      ☐ Other (specify):
4. The source of compensation to be paid to me is:
- ☒ Debtor      ☐ Other (specify):
5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
- ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]
- Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.
- Debtors retained counsel in November 2017 for bankruptcy planning; Debtors' situation had numerous complexities due to multiple foreclosures pending, tax issues, employment issues, and marital issues, all of which affected the bankruptcy analysis and decisionmaking for filing their bankruptcy petition.
- Counsel had to engage in extensive research on the status of lawsuits, ownership of real estate, mortgage and lien recordation, and status of Debtors' business entities.
- Counsel engaged in numerous discussions and meetings with Debtors concerning their income and living arrangements.
7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
- Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.



In re Michael E. Samuels  
Laura G. Samuels

Debtor(s)

Case No. \_\_\_\_\_

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**  
(Continuation Sheet)

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

December 4, 2018

*Date*

/s/ Kathleen D. Mezher

Kathleen D. Mezher #0016982

*Signature of Attorney*

Kathleen Mezher & Associates, LLC

8075 Beechmont Avenue

Cincinnati, OH 45255

(513) 388-4651; (513) 474-3700 Fax: (513) 388-4652

kathleen@mezherlaw.com

*Name of law firm*

Fill in this information to identify your case:

Debtor 1 Michael E. Samuels

Debtor 2 Laura G. Samuels  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number \_\_\_\_\_  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	<div style="text-align: right;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from a business, profession, or farm \$ _____ Copy here -> \$ _____	
6. Net income from rental and other real property	<div style="text-align: right;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from rental or other real property \$ _____ Copy here -> \$ _____	
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. <b>Unemployment compensation</b> Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you \$ _____ For your spouse \$ _____	\$ _____	\$ _____
9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	\$ _____	\$ _____
10. <b>Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. _____ _____ Total amounts from separate pages, if any.	\$ _____ \$ _____ + \$ _____	\$ _____ \$ _____ \$ _____
11. <b>Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ _____	\$ _____
	+	= \$ _____
		Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 \_\_\_\_\_ **Copy line 11 here=>** \$ \_\_\_\_\_

Multiply by 12 (the number of months in a year)

12b. The result is your annual income for this part of the form

12b. \$ \_\_\_\_\_

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. \_\_\_\_\_

Fill in the number of people in your household. \_\_\_\_\_

Fill in the median family income for your state and size of household. \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

13. \$ \_\_\_\_\_

14. **How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

<b>X</b> /s/ Michael E. Samuels _____ Michael E. Samuels Signature of Debtor 1	<b>X</b> /s/ Laura G. Samuels _____ Laura G. Samuels Signature of Debtor 2
Date December 4, 2018 _____ MM / DD / YYYY	Date December 4, 2018 _____ MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Michael E. Samuels

Debtor 2 Laura G. Samuels  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 122A - 1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- ☐ **I am performing a homeland defense activity for at least 90 days.**
- ☐ **I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

Fill in this information to identify your case:

Debtor 1 Michael E. Samuels

Debtor 2 Laura G. Samuels  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number \_\_\_\_\_  
(if known)

Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	<div style="text-align: right;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from a business, profession, or farm \$ _____ Copy here -> \$ _____	
6. Net income from rental and other real property	<div style="text-align: right;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from rental or other real property \$ _____ Copy here -> \$ _____	
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1 Michael E. Samuels  
Debtor 2 Laura G. Samuels

Case number (if known)

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
8. <b>Unemployment compensation</b> Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you \$ _____ For your spouse \$ _____	\$ _____	\$ _____
9. <b>Pension or retirement income.</b> Do not include any amount received that was a benefit under the Social Security Act.	\$ _____	\$ _____
10. <b>Income from all other sources not listed above.</b> Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. _____ _____ Total amounts from separate pages, if any.	\$ _____ \$ _____ + \$ _____	\$ _____ \$ _____ \$ _____
11. <b>Calculate your total current monthly income.</b> Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.	\$ _____	\$ _____
	+	= \$ _____ Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You**

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 \_\_\_\_\_ **Copy line 11 here=>** \$ \_\_\_\_\_

Multiply by 12 (the number of months in a year) **x 12**

12b. The result is your annual income for this part of the form 12b. \$ \_\_\_\_\_

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live. \_\_\_\_\_

Fill in the number of people in your household. \_\_\_\_\_

Fill in the median family income for your state and size of household. \_\_\_\_\_ 13. \$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

<b>X</b> /s/ Michael E. Samuels _____ Michael E. Samuels Signature of Debtor 1	<b>X</b> /s/ Laura G. Samuels _____ Laura G. Samuels Signature of Debtor 2
Date December 4, 2018 _____ MM / DD / YYYY	Date December 4, 2018 _____ MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Michael E. Samuels

Debtor 2 Laura G. Samuels  
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

Official Form 122A - 1Supp

Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- ☐ **I am performing a homeland defense activity for at least 90 days.**
- ☐ **I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

**You are an individual filing for bankruptcy,**  
and

**Your debts are primarily consumer debts.**  
*Consumer debts* are defined in 11 U.S.C.  
§ 101(8) as "incurred by an individual  
primarily for a personal, family, or  
household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under  
one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan  
for family farmers or  
fishermen

Chapter 13 - Voluntary repayment plan  
for individuals with regular  
income

**You should have an attorney review your  
decision to file for bankruptcy and the choice of  
chapter.**

### Chapter 7: Liquidation

\$245	filing fee
\$75	administrative fee
+	\$15 trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;



most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form—the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form—sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

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## Chapter 11: Reorganization

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	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

#### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

#### Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### **Warning: File Your Forms on Time**

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to:  
[http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

### **Bankruptcy crimes have serious consequences**

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### **Make sure the court has your mailing address**

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### **Understand which services you could receive from credit counseling agencies**

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:  
[http://justice.gov/ust/eo/hapcpa/ccde/cc\\_approved.html](http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html).

In Alabama and North Carolina, go to:  
<http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCreditAndDebtCounselors.aspx>.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Accredited Home Lenders  
15253 Avenue of Science  
San Diego, CA 92128

American Express  
P.O. Box 7871  
Ft. Lauderdale, FL 33329

Bank of America  
P.O. Box 982236  
El Paso, TX 79998-2236

Buckingham, Doolittle & Burroughs  
4518 Fulton Drive, NW  
Canton, OH 44718

Carlisle, McNellie, Rini, Kramer, Ulrich  
24755 Chagrin Blvd., Suite 200  
Cleveland, OH 44122-5690

Cheviot Savings Bank  
3723 Glenmore Ave.  
Cincinnati, OH 45211

Christ Hospital Medical Associates  
2123 Auburn Ave., Suite 520  
Cincinnati, OH 45219

Cincinnati Legal & Admin  
c/o Pohler & Associates  
6445 E. Livingston Ave.  
Reynoldsburg, OH 43068-3560

CIT Group  
1 CIT Dr.  
Livingston, NJ 07039

City of Cincinnati  
805 Central Ave., Suite 600  
Cincinnati, OH 45202-5977

City of Cincinnati Solicitor  
801 Plum St., Room 214  
Cincinnati, OH 45202

Clunk, John Esq.  
4500 Courthouse Blvd., Suite 400  
Stow, OH 44224

Consumer Finance  
P.O. Box 17518  
Baltimore, MD 21297

Controlled Credit Corp.  
644 Linn St., Suite 1105  
Cincinnati, OH 45203-1742

CSC Credit Services  
P.O. Box 740040  
Atlanta, GA 30374-0040

D&S Global Solutions  
13809 Research Blvd., Suite 800  
Austin, TX 78750

Dante Horton  
817 W. Kemper Rd.  
Cincinnati, OH 45240

Deutsche Bank  
60 Wall St.  
New York, NY 10005-2858

Discover  
P.O. Box 3025  
New Albany, OH 43054-3025

Ditech  
7360 S. Kyrene Rd.  
Tempe, AZ 85283-4583

Ditech  
P.O. Box 6172  
Rapid City, SD 57709-6172

Dubin, Neil MD  
58 E. Hollister St.  
Cincinnati, OH 45219

Dyck-O'Neal Inc.  
6060 N. Central Expressway  
Dallas, TX 75206-5209

Elite Landscapes LLC  
12 Walnut St.  
Cincinnati, OH 45215

Emery Federal Credit Union  
7890 E. Kemper Rd.  
Cincinnati, OH 45249-1614

Equity Trust Company  
P.O. Box 16354  
Rochester, NY 14616-3545

ERC  
P.O. Box 57547  
Jacksonville, FL 32241

Experian  
P.O. Box 9701  
Allen, TX 75013-9701

Fannie Mae  
One S. Wacker Dr., Suite 1300  
Chicago, IL 60606-4667

Federal Home Loan Mortgage Corp.  
8200 Jones Branch Dr.  
Mc Lean, VA 22102-3110

Fedloan Servicing  
P.O. Box 69184  
Harrisburg, PA 17106-9184

Felty & Lembright  
1001 Lakeside Ave. E, Suite 1300  
Cleveland, OH 44114-1197

Fifth Third Bank  
38 Fountain Square Plaza  
Cincinnati, OH 45263

First Financial Bank  
300 High St., Room 601  
Hamilton, OH 45011

Foreman & Walsh  
8005 Plainfield Rd.  
Cincinnati, OH 45236

Franklin Savings Bank  
7944 Beechmont Ave.  
Cincinnati, OH 45255

Glennon Law Firm  
P.O. Box 30465  
Cincinnati, OH 45230

Global Client Solutions  
4500 South 129th Avenue, Suite 177  
Tulsa, OK 74134

Global Connection Inc.  
P.O. Box 5096  
Chicago, IL 60680-5096

Global Control, Inc.  
22 E. Main St.  
P.O. Box 750  
Geneva, OH 44041

Global Credit & Collection  
5440 N. Cumberland Ave., Suite 300  
Chicago, IL 60656-1490

Global Credit & Collection  
P.O. Box 2129  
Schiller Park, IL 60176-0129

Global Merchant Cash, Inc.  
64 Beaver St.  
New York, NY 10004

Global Payments, Inc.  
P.O. Box 59371  
Chicago, IL 60659

Global Recovery Services India  
7805 Hudson Rd., Suite 100  
Woodbury, MN 55125

Global Services, Inc.  
P.O. Box 5096  
Chicago, IL 60680

Greater Cincinnati Water Works  
4747 Spring Grove Ave.  
Cincinnati, OH 45232-1986

Guardian Savings Bank  
2774 Blue Rock Rd.  
Cincinnati, OH 45239

Home Equity Solutions, Ltd.  
10979 Reed Hartman Highway  
Suite 307  
Cincinnati, OH 45242

Home Solutions, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

Home Solutions, Ltd.  
278 Ritchie Ave.  
Cincinnati, OH 45215

Huntington Bank  
17 S. High St.  
Columbus, OH 43216

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Johnstone Supply  
1212 Dalton Ave.  
Cincinnati, OH 45203

Kathleen Hart  
5593 Bayberry Dr.  
Cincinnati, OH 45242

Lanter & Associates  
5752 Cheviot Rd., Suite A  
Cincinnati, OH 45247

Latonia Finance Company  
3826 Winston Ave.  
Cincinnati, OH 45215

LCS Financial Services  
6782 S. Potomac St., Suite 100  
Centennial, CO 80112-3915

Lerner, Sampson & Rothfuss  
P.O. Box 5480  
Cincinnati, OH 45201-5480

Levy & Associates  
4645 Exexecutive Dr.  
Columbus, OH 43220

Lomas Mortgage USA  
717 Harwood St., Suite 1800  
Dallas, TX 75201-6585

Lowes Credit Card  
P.O. Box 965004  
Orlando, FL 32896-5004

MainSource Bank  
2105 N. State Rd. 3 Bypass  
Greensburg, IN 47240

Manley Deas Kochalski LLC  
P.O. Box 165028  
Columbus, OH 43216-5028

Manufacturers & Traders Trust Company  
One M&T Plaza  
345 Main St.  
Buffalo, NY 14203-2399

MERS  
1818 Library St., Suite 300  
Reston, VA 20190



Michael & Bob, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

Mr. Cooper Mortgage  
8950 Cypress Waters Blvd.  
Dallas, TX 75019

Navient  
P.O. Box 9500  
Wilkes Barre, PA 18773

Nissan Motor Acceptance Bankruptcy Dept.  
P.O. Box 660366  
Dallas, TX 75266-0366

Noe & MacLeid  
810 Sycamore St., 4th Floor  
Cincinnati, OH 45202

Northland Group, Inc.  
P.O. Box 390905  
Edina, MN 55439

Ocwen  
1661 Worthington Rd., Suite 100  
West Palm Beach, FL 33409

Ohio Attorney General  
Attn: Collections Enforcement Section  
150 E. Gay St., 21st Floor  
Columbus, OH 43215

Ohio Bureau of Workers' Compensation  
Attn: Law Section Bankruptcy Unit  
P.O. Box 15567  
Columbus, OH 43215-0567

Ohio Dept. of Job & Family Services  
P.O. Box 182404  
Columbus, OH 43218-2404

Ohio Dept. of Taxation  
Attn: Bankruptcy Division  
P.O. Box 530  
Columbus, OH 43266-0530

OneMain Financial  
9691 Kenwood Rd.  
Cincinnati, OH 45242-6128

Online Information  
P.O. Box 1489  
Winterville, NC 28590

Penn Credit Corp.  
P.O. Box 988  
Harrisburg, PA 17108-0988

PNC Bank  
2730 Liberty Ave.  
Pittsburgh, PA 15222

Pohler & Associates  
6445 E. Livingston Ave.  
Reynoldsburg, OH 43068-3560

Professional Radiology, Inc.  
P.O. Box 630110  
Cincinnati, OH 45263-0110

PS Homes, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

PSH Investments, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

Receivables Management Partners  
P.O. Box 349  
Greensburg, IN 47240-0349

Regional Income Tax Agency  
10107 Brecksville Rd.  
Brecksville, OH 44141

Reisenfeld & Associates  
3962 Red Bank Rd.  
Cincinnati, OH 45227-3408

Rhonda Marsh  
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Cincinnati, OH 45240

Richards & Associates  
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Cincinnati, OH 45242

Robbins, Kelly, Patterson & Tucker  
7 W. Seventh St., Suite 1400  
Cincinnati, OH 45202-2417

Sander German  
5435 Kenwood Rd. #1213  
Cincinnati, OH 45227

Sandra J. Evans  
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Cincinnati, OH 45224

Select Portfolio Servicing, Inc.  
Attn: Bankruptcy Dept.  
P.O. Box 65250  
Salt Lake City, UT 84165-0250

Seterus, Inc.  
P.O. Box 1077  
Hartford, CT 06143-1077

Sonnek & Goldblatt  
2368 Victory Pkwy., Suite 420  
Cincinnati, OH 45206

Stagnaro, Saba & Patterson  
7373 Beechmont Ave.  
Cincinnati, OH 45230

Statebridge Company  
5680 Greenwood Plaza Blvd., Suite 100S  
Greenwood Village, CO 80111

Stawiarski & Associates  
6782 S. Potomac St., Suite 150  
Centennial, CO 80112

Stock Yards Bank & Trust  
1040 E. Main St.  
P.O. Box 32890  
Louisville, KY 40232-2890

Thinksmart Realty, LLC  
278 Ritchie Ave.  
Cincinnati, OH 45215

Tischler, Arthur MD  
50 Lakewood Rd.  
Newton, MA 02461

Trans Union Corporation  
2 Baldwin Pl.  
P.O. Box 1000  
Chester, PA 19022-2001

Transamerica Financial  
910 Sycamore Ave.  
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P.O. Box 5609  
Greenville, TX 75403-5609

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411 Ludlow Ave.  
Cincinnati, OH 45220

Urology Group  
2000 Joseph E. Sanker Blvd.  
Cincinnati, OH 45212

US Bank  
205 W. Fourth St., Fifth Floor  
Cincinnati, OH 45202

US Bank Home Mortgage  
4801 Frederica St.  
Owensboro, KY 42301

Weltman, Weinberg & Reis  
965 Keynote Cir.  
Brooklyn Heights, OH 44131

Weltman, Weinberg & Reis  
525 Vine St., Suite 800  
Cincinnati, OH 45202-3145

Weltman, Weinberg & Reis  
3705 Marlane Dr.  
Grove City, OH 43123-8895

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1 Bank Plaza  
Wheeling, WV 26003

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278 Ritchie Ave.  
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Wolf & Adler Family Dentistry  
10475 Reading Rd., Suite 408  
Cincinnati, OH 45241-2500

Wyoming School District  
420 Springfield Pike  
Cincinnati, OH 45215